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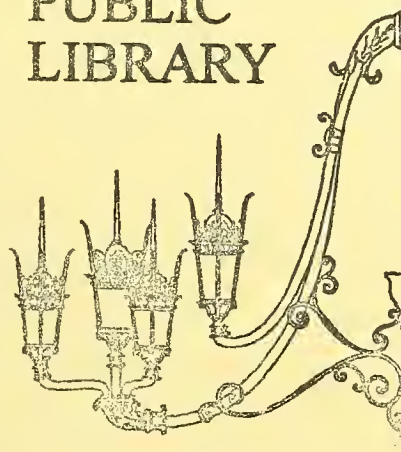
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# NEIGHBORHOOD STRATEGY AREAS PROGRAM

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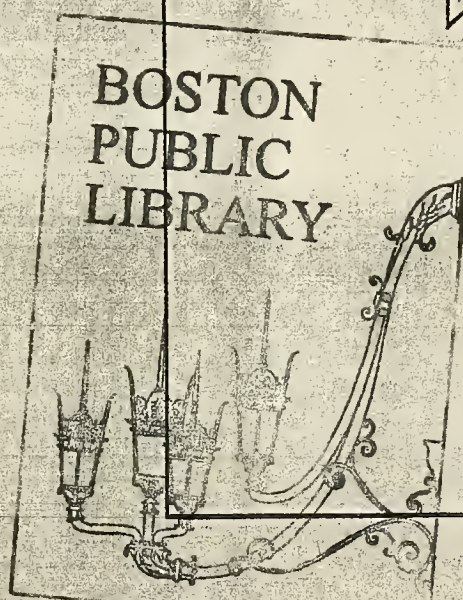
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**Roxbury/Sav-More**

**A Boston Plan Area**

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## I. OVERVIEW



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## A. EXECUTIVE SUMMARY

Boston's Section 8 Neighborhood Strategy Areas Program reinforces a basic City housing policy of rehabilitation and neighborhood preservation. The areas selected for this HUD Demonstration Program are themselves "demonstration" neighborhoods for the City: they are in the Boston Plan, and are among the "Targeted Investment Areas" under the Neighborhood Improvement Program, funded by the Community Development Block Grant and the City's capital budget.

Boston's Neighborhood Strategy Areas Program is a deliverable program. The five neighborhoods selected are a manageable size, and the revitalization strategies are on a scale appropriate to need. Programs for each area have been developed mindful of both the benefits and pitfalls of concentrating resources into a neighborhood. The five proposals focus the Section 8 resources on those structures whose rehabilitation is critical to revitalization.

Below is a summary of the areas selected:

1. The Sav-More neighborhood in Roxbury, the first phase of the Boston Plan for Blue Hill Avenue: The City's Urban Development Action Grant for Blue Hill Avenue, currently under review at HUD, includes a package of housing rehabilitation and homeownership programs for Sav-More. The strategy is to use the Section 8 Program for substantial rehabilitation of the visible, vacant multi-unit structures in the area. Rehabilitation of these buildings will encourage and help to secure other investments made by property owners committed to the neighborhood, and will provide additional housing opportunities and choices. The Section 8 Program will be implemented in two phases, consistent with other programmed investment.
2. A Franklin Field neighborhood, part of the second phase of the Boston Plan for Blue Hill Avenue: This neighborhood includes a Targeted Investment Area under the Neighborhood Improvement Program and recreational areas for which private investments are underway. The strategy is to rehabilitate vacant structures and a surplus school on Blue Hill Avenue which have a negative effect on the adjacent, strong residential neighborhoods. The vacant buildings on the Avenue, visible to those who live in and pass through the corridor, are a symbol of disinvestment. Their improvement will demonstrate that positive change is underway.

3. Cleary Square in Hyde Park, a focus of revitalization efforts under the Hyde Park Boston Plan and the Neighborhood Improvement Program: Hyde Park is a district which has been "losing ground" over the last few years. Historically, a middle-class area of well-kept single family homes with a mostly white population, its racial composition and age levels have shifted significantly in the last 5 years. Public investments have been designed both to improve the physical character of the residential and business district areas and to build the confidence of property owners in the future of Hyde Park. The strategy is to provide badly-needed elderly housing, in a central location near services and shopping, to complement the ongoing investments.
4. A neighborhood in Dorchester, which is a Targeted Investment area under the Neighborhood Improvement Program: The housing stock in this neighborhood is primarily owner-occupied, 1-4 unit, unsubsidized structures. The strategy is to hold this basically sound area by using the Section 8 Program to rehabilitate a limited number of vacant masonry buildings. In addition, the City will initiate a pilot Investor-Owner Rebate Program, for rehabilitation of other rental properties in fair to good condition.
5. Chinatown and Leather District, adjacent to the newly-funded Lafayette Place Action Grant under the City's Boston Plan for Downtown: This area, already subject to development pressures from institutional and commercial interests, could become a target for speculation as a result of interest generated by the UDAG development. The strategy is to provide additional housing units to those currently living in the area in overcrowded and substandard conditions; and to save structurally sound and architecturally significant brick structures which are currently underutilized.

## B. ADMINISTRATIVE STRUCTURE

The City's Office of Housing, Development and Construction will have primary responsibility for implementation of the Neighborhood Strategy Areas Program.

Implementation can be broken down into several components:

1. Technical assistance to interested property owners;
2. Review of specific proposals for Section 8;
3. Coordination with MHFA and HUD;
4. Implementation of the Neighborhood Strategy;
5. Relocation.

### 1. Technical Assistance to Interested Property Owners

Upon HUD approval of designation of Neighborhood Strategy Areas, the City will solicit proposals from interested property owners consistent with Section 881.305(a) of the Regulations. All requests for information and assistance will come to the Office of Housing, Development and Construction.

In accordance with Section 881.305(b) and (c) of the Regulations, the Office of Housing, Development and Construction will provide basic information concerning the special procedures for NSA, including:

- a. A copy of NSA Regulations;
- b. Where Minimum Design Standards for Rehabilitation of Residential Properties or HUD Minimum Property Standards or other applicable standards and regulations may be found;
- c. Requirements and information necessary to enable interested property owners to participate; and
- d. Information about how to obtain financing, mortgage insurance and other assistance available under the Neighborhood Revitalization Plan for the area.
- e. Assistance in the preparation of proposals, to the extent necessary to assure adequate

owner interest and viable proposals.

Staff of the Office of Housing, Development and Construction is knowledgeable about the Section 8 Program, preparation of applications, and HUD processing. In addition, staff will attend HUD Training Sessions later this summer.

## 2. Review of Specific Proposals

Proposals for Section 8 NSA units will be submitted to the Office of Housing, Development and Construction for review. This Office will solicit comments from the following departments:

- a. Mayor's Office of Public Service (Little City Halls), for community input.
- b. Office of Program Development and Boston Redevelopment Authority, for consistency with neighborhood strategy.
- c. Boston Redevelopment Authority, for financial feasibility and relocation.
- d. Public Facilities Department or Real Property, for City-owned structures.

The Office of Housing, Development and Construction will review the proposals for consistency with the NSA application and the adopted Housing Assistance Plan.

Proposals which are acceptable to the City, according to its review criteria, and which request state financing will be forwarded to MHFA with the City's comments, for review and processing in accordance with MHFA procedures.

Applications will be forwarded by MHFA to HUD for approval, in accordance with HUD Regulations and MHFA procedures. Whenever possible we urge that agency reviews occur simultaneously.

## 3. Coordination with MHFA and HUD

Coordination with MHFA and HUD will be handled through the Office of Housing, Development and Construction. It is anticipated that such coordination will be ongoing throughout implementation of the NSA Program.

#### 4. Implementation of the Neighborhood Strategy

City departments and offices are structured to enable the City to plan and respond to neighborhood issues and concerns; and to deliver services in a manner responsive to the needs of the community. Short and long range planning at the neighborhood level are carried out by the Mayor's Office of Program Development and the Boston Redevelopment Authority District Planning Staff. Little City Halls across the City provide access to "City Hall," respond to neighborhood concerns, and generally function as the City's point of communication with residents. Citizen participation efforts are carried out through the Little City Halls.

Neighborhood Cabinets have been established, to improve delivery of City services. Staff of line departments\* who work in the field are assigned to the Cabinets, chaired by the Little City Hall Managers. The Cabinet is a forum for coordinating delivery of services and surfacing problems.

Housing rehabilitation programs operate out of site offices. Trained Rehabilitation and Finance Specialists are in the offices to provide technical assistance and to check on repairs.

In sum, the City has established a decentralized system of service delivery for the neighborhoods, to ensure maximum ability to respond to the needs of the communities being served. In addition, there is centralized control and coordination through the Neighborhood Development Council.

The Office of Housing, Development and Construction, as the coordinating office for the Neighborhood Strategy Areas Program, is the office to contact concerning implementation of the various phases of the neighborhood revitalization plans.

#### 5. Relocation

The Boston Redevelopment Authority's Office of Relocation will have primary responsibility for providing relocation assistance, if any should be needed. At the present time, no relocation is anticipated.

\*Departments such as the Housing Inspection, Parks and Recreation, and Public Works Departments, representatives from Youth Activities Commission.

Consistent with Section 881.303 (d)(7), services will be provided to ensure that minorities, female heads of households, and low income families have the opportunity to take advantage of housing choices outside the areas of minority concentration and low income areas containing an undue concentration of persons receiving housing assistance.

C. SECTION 8 REQUEST

<u>NEIGHBORHOOD STRATEGY AREA</u>	<u>SECTION 8 UNITS</u>		<u>UNIT TYPE</u>	<u>STRUCTURE TYPE</u>	<u>BEDROOM SIZE</u>
1. Roxbury/ Sav-More	60 HFDA		elderly	elevator	1-br
	10 HFDA		family	semidetached	1-br
	<u>80</u> HFDA		family	walkup	2-br
Total:	150 HFDA				
	20 CITY		family	semidetached walkup	2-br
2. Franklin Field	24 HFDA		elderly	elevator	1-br
	<u>54</u> HFDA		family	semidetached walkup	2-br
Total:	78 HFDA				
3. Chinatown	65 HFDA		family	walkup	1-br
	55 HFDA		family	walkup	2-br
	30 HFDA		family	walkup	3-br
	<u>5</u> HFDA		family	walkup	4-br
Total:	155 HFDA				
4. Hyde Park*	100 HFDA		elderly	elevator	1-br
5. Dorchester	40 HFDA		elderly	elevator	1-br
	12 HFDA		family	semidetached	2-br
	<u>36</u> HFDA		family	walkup	3-br
Total:	88 HFDA				

\*New construction units

CITY WIDE SUMMARY

<u>UNIT TYPE</u>	<u>NUMBER</u>	<u>PERCENTAGE</u>
Elderly	224	38%
Small Family	296	50%
Large Family	71	12%
Total	<hr/> 591	<hr/> 100%

#### D. SCHEDULE FOR SUBMISSION OF PROPOSALS

<u>TASK</u>	<u>DAY</u>
1. City notification of NSA's and solicitation of proposals .	1
2. Proposals submitted to the City, by neighborhood:	
a. Sav-More Phase I	30
b. Sav-More Phase II	30
c. Franklin Field	35
d. Dorchester	35
e. Chinatown	45
f. Hyde Park	60
g. Sav-More- City units	to be determined
3. City review of proposals, to be completed within 30 days. Proposals submitted to MHFA/HUD as appropriate.	
a. Sav-More Phase I	60
b. Sav-More Phase II	60
c. Franklin Field	65
d. Dorchester	70
e. Chinatown	75
f. Hyde Park	90
4. MHFA review of proposals requesting state financing (60-day review period is assumed). Submission of proposals to HUD by MHFA:	
a. Sav-More Phase I	120
b. Sav-More Phase II	120
c. Franklin Field	125
d. Dorchester	130
e. Chinatown	135
f. Hyde Park	150

All proposals requesting FHA insurance will be submitted to HUD following review by the City.  
City notification of NSAs will be published within two weeks of notification by HUD of areas selected.

#### E. ELIGIBILITY OF AREAS SELECTED

The proposed Neighborhood Strategy Areas are residential areas in which concentrated public and private investments are being, and will continue to be, carried out in a coordinated manner to achieve neighborhood revitalization. Sections IV and V of each proposal (Neighborhood Revitalization Plan and Housing Revitalization Plan) describe activities underway and planned.

The proposed Neighborhood Strategy Areas are of manageable size and condition, such that revitalization can be achieved. Revitalization plans have been developed on a scale consistent with each area's needs.

Community development and capital budget funds will continue to be targeted to the Neighborhood Strategy Areas under the City's Neighborhood Improvement Program. As in most communities, planning and programming of these funds are carried out on an annual basis. Therefore, the specific activities and funding levels for future years' programs can only be estimated.

In addition, there are several housing programs whose funds may be "targeted" to Neighborhood Strategy Areas, including: State Section 707 Rental Assistance funds, mortgage assistance under the Massachusetts Home Mortgage Finance Agency, rehabilitation funds under the federal Section 312 Loan Program. The City will be exploring the feasibility and advisability of using these programs in the Neighborhood Strategy Areas, over and above existing levels of activity.

Programs for these five "demonstration" neighborhoods will be developed and implemented on an ongoing basis over the next five years. Future investments will be designed to respond to the changing needs and character of each area. The City's policy is to strike a balance; to concentrate resources as a catalyst for revitalization, but to program resources throughout the City, to retain the fabric of the larger community.

ROXBURY / SAV-MORE



## ROXBURY / SAV-MORE

### I. INTRODUCTION

Sav-More is an inner-city, working class, minority neighborhood. A large percentage of the population are homeowners and long-term residents of the area. The housing stock is predominantly one- to four- unit structures, many of them custom-built wood frame homes and attached brick rowhouses. All indicators suggest that Sav-More is a stable community.

Sav-More is in a pivotal location with respect to revitalization of the Blue Hill Avenue Corridor: to the east is a more deteriorated residential area; to the west is a neighborhood stabilized by one of the largest residential urban renewal projects in the nation; to the south is the Grove Hall business district, which will receive concentrated investments under HUD and SBA programs; and to the north is the Dudley business district and the Crosstown Industrial Park.

The City's strategy for revitalization of the corridor is to concentrate resources in the stronger market areas first. Sav-More is one of these areas. A comprehensive reclamation and revitalization strategy has been developed for the Sav-More, Dudley, and Grove Hall areas. The City's Urban Development Action Grant proposal for Blue Hill Avenue contains a package of housing programs designed to upgrade the neighborhood. The Neighborhood Strategy Areas Program is an important part of this package. This program will be used to substantially rehabilitate the vacant, multi-unit structures in the neighborhood, thus securing the investments being made by property owners under the community development and Action Grant programs. In addition, the City is exploring ways to use this program to assist property owners of smaller buildings within the area.

## II. PHYSICAL AND DEMOGRAPHIC CHARACTERISTICS

### A. Physical Characteristics

Sav-More is a predominantly residential area bounded by major arterials - Dudley and Warren Streets and Blue Hill Avenue. Homeownership levels are high, owner-occupied housing conditions are generally good, and equity levels are high, since many owners have paid off mortgages. Recent surveys indicate that approximately 60% of the housing units are owner-occupied. This translates to a high percentage of homeownership in the 1-4 unit housing stock.

Recent surveys indicate that several of the larger structures are vacant; the NSA Program will concentrate on rehabilitation and use of vacant, multi-family structures. The Homesteading Program will concentrate on reuse of 1-3 unit salvageable, vacant structures.

Although there are pockets of vacant lots in the area, they are being kept clean and safe, through the Open Space Management Program. City-Owned vacant lots will be sold at public auction under a joint program between the City and the Blue Hill Avenue Commission.

### HOUSING STATISTICS\*

<u>Tract</u>	<u>Total Units</u>	<u>Units in 1-4 Unit Structures</u>	<u>Units in 5+ Unit Structures</u>	<u>Owner Occupied 1-4 Unit Structures</u>	<u>Total Structures (with 1-4 units)</u>
802	690	558 (80.9%)	132 (19.9%)	129 (58%)	265
803	1,108	495 (44.7%)	613 (72%)	113 (68%)	166
818	1,360	1,004(73.8%)	356 (26.2%)	276 (57.4%)	481
820	1,114	822 (73.8%)	292 (26.2%)	270 (70.4%)	383
TOTAL	4,272	2,879(67.4%)	1,393 (32.6%)	788 (60.8%)	1,295
CITY-WIDE					
TOTAL	232,577	139,144(59.8%)	93,433 (40.2%)	57,140 (76.7%)	74,488

Census Tract 803 includes Orchard Park, a 774-unit family public housing project. Sav-More is approximately 70% of the census tracts listed. Most of the housing stock is in 1-4 unit buildings, providing potential for additional homeownership opportunities. Recent surveys indicate that there are approximately 885 structures in Sav-More.

\* 1970 U.S. Census data.

## B. Demographic Characteristics

Below is demographic information on the Sav-More neighborhood.

### 1970 CENSUS INFORMATION

#### Population

	<u>SAV-MORE</u>	<u>BOSTON</u>
Total	8,504	641,071
White	1,190 (14%)	
Other	681 ( 8%)	524,704 (84%)
Black	6,633 (78%)	104,707 (16%)

#### Age Distribution

	<u>* SAV-MORE</u>	<u>BOSTON</u>
0-19	41.5%	29.4%
20-24	8.0%	12.0%
24-44	21.7%	21.9%
45-64	17.7%	20.0%
64+	11.0%	12.8%

#### \*Income

	<u>SAV-MORE</u>	<u>BOSTON</u>
Below		
Poverty	20.4%	11.7%
\$0-5,000	37.2%	21.8%
5,000-10,000	34.4%	34.4%
10,000-15,000	21.1%	25.7%
15,000+	7.2%	18.1%

The high percentage of persons listed as 0-19 years and as "below poverty" and with income of \$0-5,000 is due to the fact that a 774-unit family public housing project - Orchard Park - is within one of the northern census tracts. Orchard Park is not within the Neighborhood Strategy Areas, however.

55% of Sav-More's residents earned between \$5,000 and \$15,000 in 1970; this is similar to the City-wide percentage and indicates the ability of residents to own and maintain their homes.

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\* Information is available by census tract only. Sav-More is approximately 70% of the tracts listed.

### III. CONFORMANCE WITH SITE AND NEIGHBORHOOD STANDARDS; ENVIRONMENTAL STANDARDS; FEASIBILITY OF REHABILITATION

#### A. Adequate Streets and Utilities

The utilities servicing the sites have been determined adequate for residential use. The City's water and sewer systems are more than ample for domestic flow. For both sanitary and storm drainage the minimum pipe diameter is 10". Private utility companies supply electricity and gas. Boston Edison provides 120 amp service on a regular basis and 220 service upon request.

A capital improvement program has been prepared which identifies street reconstruction needs. The first phase of this program is being accomplished under the Neighborhood Improvement Program (\$513,600 for 1978). The City's UDAG application outlines additional capital improvement work.

#### B. Compliance with Fair Housing Laws

All proposed rehabilitation sites are suitable from the standpoint of facilitating and furthering full compliance with the applicable provision of Title VI of the Civil Rights Act of 1968, Executive Order 11063, and HUD regulations issued pursuant thereto.

#### C. Promotion of Greater Choice of Housing Opportunities

As indicated by our surveys of building conditions and our Housing Assistance Plan, there is a substantial amount of rehabilitation needed within this neighborhood, for which the financing could not be obtained without the leveraging mechanism provided by a Section 8 commitment. It is believed that the provision of safe and sanitary assisted housing units will afford moderate and low income persons new opportunities for decent housing.

#### D. Environmental Conditions

The proposed sites are determined to be free from serious adverse environmental conditions as evidenced by the following:

- It is not anticipated that any of the proposed rehabilitation sites will produce any increases in the types or quantities of air emissions.
- Nor will the sites mandate any changes in transportation patterns.
- All the sites will utilize existing water and sewer systems (this should not affect the capacity of the systems).

- With the exception of construction debris, there will not be an increase in solid wastes produced by the proposed sites nor its primary users.
- Except for the rehabilitation period, the noise level will not be affected. In addition, the noise and dust impact from the rehabilitation activities will be controlled through compliance with the applicable regulations of the Boston Air Pollution Control Commission.
- The rehabilitation debris will be promptly removed to approved sites.
- Furthermore, any sites determined to be within the National Register of Historic Places and/or any site potentially eligible for the Register will be handled according to the special regulations governing such properties.

The City has programs in implementation which will address environmental problems created by abandoned buildings and vacant lots (see Neighborhood Revitalization Plan, below).

In general, there is expected to be a substantial beneficial impact of the proposed rehabilitation sites within the respective and immediate neighborhoods in terms of physical, social and aesthetic amenities.

#### E. Consistency with Housing Assistance Plan

The proposed NSA is an area identified in the HAP for rehabilitation.

#### F. Access to Services and Employment

The residential area is in close proximity to employment centers in downtown, Dudley Terminal, and Grove Hall. In addition, it is close to the City's new Crosstown Industrial Park. The Digital Equipment Corporation will be locating within the Park, and has agreed to work with the City in job training efforts. The Corporation will provide jobs to qualified local residents. Major meat processors such as Nepco (360 employees) and Colonial Provision Meats (650 employees) are located nearby on Massachusetts Avenue.

Twenty-one organizations and institutions provide services to the area; many of these services are designed to meet the needs of low-income elderly and youth. The City is investing \$275,000 of its 1978 community development funds in organizations which serve the Sav-More neighborhood. (see map.)

#### G. Access to Transportation

The Sav-More neighborhood is located near Dudley Station, a major transportation terminal providing access to all areas of the City. The MBTA Orange Line serves Dudley, and provides access to Boston's neighborhoods to the south, downtown, and northern neighborhoods and suburbs.

A major transportation study of the area is underway, which focuses on improvements to Blue Hill Avenue. A draft EIS is currently being prepared, which evaluates several transportation alternatives, including a new LRV (light rail vehicle or streetcar) or busway. This is part of the Boston Plan Transportation Improvement Program.

#### H. Relocation

There will be no relocation required. Rehabilitation will be focused on vacant structures.

#### I. Flood Hazard Area

The neighborhood is not located within a flood hazard area.

#### J. Feasibility of Rehabilitation

The majority of the structures in Sav-More do not need substantial rehabilitation. The City has developed a housing improvement strategy which will provide a full package of housing programs geared to the property owner's ability to finance rehabilitation and the level of rehabilitation required. The NSA program will allow the City to address problem multi-unit structures which cannot be treated under current programs and which inhibit the investment and confidence of resident owners.

Experience under the Housing Improvement and 312 Programs have demonstrated the willingness and ability of local residents to rehabilitate their homes. In three years of HIP and one year of 312, about 100 cases have been completed and half as many more are waiting for additional 312 funds. New programs such as Rehabilitation Advance, Homesteading, and Rebates for Investor Owners Programs, outlined in the City's pending UDAG application, will address the needs of other property owners. Many of the vacant multi-structures can be renovated under the NSA, strengthening City investment in infrastructure and home-owner investment in smaller structures.

#### IV. NEIGHBORHOOD REVITALIZATION PLAN

A comprehensive approach to the revitalization of the Sav-More area is a major goal of the Boston Plan for Blue Hill Avenue. The City will improve Sav-More through a variety of programs which will concentrate and target public investment to maximize private investment by homeowners and the private sector.

Other components which are part of the Boston Plan for the Blue Hill Avenue Corridor include:

- A. Industrial Development
- B. Commercial Revitalization
- C. Transportation

##### A. Industrial Development

Plans for the Crosstown Industrial Park are in the implementation stage. This summer, the State, with Urban Systems funds, will start construction on a \$10 million roadway providing access to the Southeast Expressway (I-93). The Digital Equipment Corporation will be locating within the Industrial Park and has agreed to provide jobs and assist in training of local residents for jobs in the Park. EDA funds have been received by the CDC of Boston for renovation of a vacant 50,000 square foot multi-story industrial structure. Other parcels are also slated for future industrial development, and the City is taking steps to assemble the land.

##### B. Commercial Revitalization

The City is undertaking comprehensive improvement efforts in Dudley Terminal and Grove Hall, working with local merchants. Major street construction in both these commercial centers, in the design stage, will improve access for vehicles and pedestrians. A market analysis is underway for Grove Hall, and City and local land owners are discussing development possibilities with various chain stores. The UDAG for Blue Hill Avenue will be a major leveraging device for this anticipated private investment. The roadway proposals are currently priorities for Urban Systems funds.

The City has allocated over \$120,000 from its CDBG for 1978 for police footpatrol and storefront rehabilitation rebates in Dudley.

The South Boston Savings Bank has pledged a minimum of \$350,000 for use in leveraging \$600,000 in SAB 502 loans in Grove Hall and the City is assisting local merchants in forming an LDC.

### C. Transportation

The MBTA is entering the draft EIS stage for a new public transportation system for the Roxbury area. Included in the various options under analysis is a new light rail transit system or busway for Blue Hill Avenue and the maintenance of branched Orange Line Service at Dudley Terminal is a major City priority.

### D. Residential Revitalization Program

The housing rehabilitation programs are described in detail in Section V. Below is a summary of the other housing related programs.

#### 1. Orchard Park Public Housing

The City has allocated \$100,000 from its CDBG allocation in 1978 for code-related repairs. The City will seek Urban Initiatives modernization funding from HUD for major reconstruction of this development. The development is not within the NSA, and is distinct from Sav-More. However, the rehabilitation will improve the corridor generally.

#### 2. Infrastructure Improvements

The proposed UDAG will supply funds for improvements to Sav-More's streets, street trees, sidewalks and lighting system. This will be complemented by \$513,600 in capital budget funds for the following improvements:

Copeland (Warren-Moreland St) street reconstruction	\$ 96,000
Moreland (Warren-Perrin) street reconstruction	108,000
Adams (Forest-Dudley) skimcoating and lights	19,600
Forest (Mt. Pleasant-Mt. Pleasant) skimcoating and lights	127,400
Clifford (Warren-Blue Hill Ave.) skimcoating and lights	117,600
Tupelo (Quincy-Savin) skimcoating and sidewalk reconstruction	11,400
Holborn (Warren-Blue Hill Ave.) skimcoating and lights	<u>33,600</u>
	\$513,600

#### 3. Open Space Management Program

The City has allocated \$25,000 from community development funds to clean vacant lots in the Sav-More area. In addition, the City will accelerate its boarding and demolition program.

SAV-MORE NSA REVITALIZATION PROGRAM, EXCLUDING UDAG

<u>Activity</u>	<u>Amount</u>	<u>Source</u>	<u>Time Frame</u>
HIP	\$ 100,000	CDBG	per year
Homeownership counseling	25,000	"	per year
demo/boarding	50,000	CDBG	per year
Open Space Management	25,000	CDBG	per year
Residential Street Improvements	513,600	CITY/CDBG	1978-79
<u>Major Arterials</u>			
New Dudley II (design)	150,000	CDBG	1978-1979
(construction)	2,600,000		1980
Blue Hill Avenue at Grove Hall	1,000,000	Urban Systems	1979
Street trees	15,000	CDBG	per year
Elderly Multi-Service Center	1,500,000	CITY	1978-1979
Human Services	275,000	CDBG	per year
Manpower	1,250,000	CETA, etc.	per year
Other (LEAA, Community Schools, Health and Hospitals)	500,000	-	per year

## V. HOUSING REVITALIZATION PLAN

### A. Description of the Programs

#### 1. HIP - Owner-Occupants

The Housing Improvement Program will be available to owner-occupants of 1 to 6 family properties at the 20% level for moderate income; 40% level for low income non-elderly and 50% for the low income elderly.

- a. Average Cost of Rehabilitation: \$3,000 - \$6,000 per structure
- b. Projected Number of Participants: 133
- c. Eligibility Criteria: Owner-occupant of a 1 to 6 family structure. Moderate income owners will receive a 20% rebate, lower income owners will receive a 40% rebate, and low income elderly will receive a 50% rebate.
- d. Characteristics of Program Participants: Generally speaking, this is the first level of assistance (least expensive, highest private leverage, least bureaucratic). Homeowners who can acquire conventional financing for the total cost of the repairs or who have the savings available will participate in this program, because it is the only program where a cash rebate will be made available to the owner after satisfactory completion of the work. In addition, owners may do some of their own repairs and benefit from the additional savings.

#### 2. HIP - Investor Owners

For the first time, HIP rebates will be available to investor owners of 1 to 6 family homes who are willing to make necessary repairs. However, only the 20% rebate will be available. Providing assistance to investors along with code enforcement is important because about 40% of the dwellings are absentee-owned. The City's goal is to assist the owners in rehabilitation.

- a. Average Cost of Rehabilitation: \$4,000 - \$6,000 per structure
- b. Projected Number of Participants: 130
- c. Eligibility Criteria: 1 to 6 family properties; no income restrictions.

- d. Characteristics of Program Participants: Roughly half of the investor owned stock does not require extensive repairs. The investors are interested in repairs if given some public assistance and the assurance, (through rehab programs and code enforcement) that other homes will also be repaired, thereby increasing market values.

The advantage of this program to property owners is that they can use sweat equity. Under the Section 312 Program, owners have to pay the higher prices of general contractors. In addition, these owners have sufficient credit and property equity to undertake repairs.

### 3. Section 312 Loans

This program will be made available to homeowners and investor-owners primarily for a middle to major level of rehabilitation. The low interest (3%) and long-term (up to 20 years) significantly reduces the monthly loan payment.

- a. Average Cost of Rehabilitation: \$8,000 - \$12,000 per structure
- b. Projected Number of Participants: 230
- c. Eligibility Criteria: Investors and owner-occupants, income limits; priority given to low to moderate income persons if adequate funding not available.
- d. Characteristics of Program Participants: Owners must be "bankable" with relatively good credit standing. Equity in property also helps.

### 4. Rehabilitation Advance

This program is geared to those property owners who cannot afford to rehabilitate their property even utilizing that assistance available under ongoing programs. An advance - cash grant disbursed as repairs are performed - will be used to subsidize some or all repairs to bring the house up to code. If the owner sells his property within 5 years of performing repairs, he must reimburse the City for a portion of the advance.

- a. Average Cost of Rehabilitation: \$5,000 - \$10,000 per structure (maximum advance of \$7,500 will be allowed)
- b. Projected Number of Participants: 165

- c. Eligibility Criteria: Owner-occupied, one to six-family structures. Owner must not be able to get work accomplished through HIP or 312 and must have income of less than 80% of median for SMSA. In addition, the owner must have at least one loan denial letter from bank.
- d. Characteristics of Program Participants: The owners, as previously discussed, are not capable of handling high cost of repairs. Counseling by Office of Housing and local non-profits will be offered in such areas as money management and energy conservation.

## 5. Homesteading

Building on our past success with the Urban Homestead Program in other neighborhoods of the City, a similar program has been designed for Sav-More.

Under the proposed Urban Homestead Program, up to 30 vacant and salvageable properties will be rehabilitated and sold to homesteaders. The purpose of the program is to upgrade the neighborhood by saving abandoned properties and to provide new homeownership opportunities. We have already received commitments from 16 lending institutions to share in writing permanent mortgages for these properties. In addition, MGIC has agreed to provide mortgage insurance for the properties.

- a. Average Cost of Rehabilitation: \$30,000 per structure
- b. Number of Structures: 30

## 6. Mortgage Incentive Program

This proposed program is to attract new, "bankable" homebuyers to Sav-More and to support their choice during the critical first five years of homeownership. Using UDAG dollars, we will offer a direct incentive to prospective homebuyers who choose to buy a home in Sav-More rather than in another part of the City or elsewhere in the metropolitan area. The outcome is that Sav-More is a more attractive neighborhood in which to buy.

UDAG funds will be used to write down the interest costs on a new mortgage, down to what the owner would pay on a 5% mortgage of similar value. The interest write-down will be in effect for the first five years of the mortgage. Local banks have agreed to participate in this program.

- a. Projected Number of Participants: 50

## 7. Exterior Paint Program

A CETA and Project "YES" funded exterior paint program will commence in Sav-More this summer. Under the program, participants in HIP and 312 will be eligible for a free painting of their home. They must purchase the paint. The paint program will serve as an inducement for owners to participate in other rehabilitation programs.

### B. Building Conditions Analysis

The following table presents an analysis of the building conditions in Sav-More. This is based on a recent survey of structures.

<u>Property Condition</u>	<u>Number of Structures</u>	<u>Number of Units</u>	<u>Approx. Rehab Cost (per structure)</u>
Excellent	177	447	0 - \$4,000
Good	440	997	\$4,000 - \$8,000
Fair	181	388	\$8,000 - \$12,000
Poor	80	187	\$12,000 - \$20,000
Marginal	<u>7</u> 885	<u>11</u> 2,030	\$20,000 - or Demo

Excellent Condition: These structures require minimal or no rehabilitation. Eligible owner-occupants can use the Housing Improvement Program, and eligible investor owners can use the Investor-Owner Rebate Program to help finance repairs. Those buildings which have been improved through HIP and Section 312 are included in this category.

Good Condition: Several housing rehabilitation programs can be used to rehabilitate these structures, depending upon the status of the property owner. Owner-occupants can seek assistance under HIP, Rehabilitation Advance, and Section 312. Investor-owners can seek assistance under the Investor-Owner Rebate Program and Section 312.

Fair Condition: These structures are in need of several repairs of major or minor nature, to bring them up to code. The Section 312 Program is the one which will prove most helpful to owners of these structures, but the rebate programs can also be utilized.

Poor Condition: These structures are in need of major repairs, and many of these structures may be vacant. If vacant, these structures may be rehabilitated under the Homesteading Program or Section 8 NSA. Otherwise, the Section 312 Program can be used, to provide a long-term, low-interest loan.

Marginal: It is anticipated that most of these structures will be demolished.

Local banks have expressed commitment to participate in the City's housing programs, by writing home improvement loans and mortgages.

C. Past Program Activity

The following table presents information on housing rehabilitation which has occurred under the City's Housing Improvement Program and Section 312 Loan Program in Sav-More.\*

Housing Improvement Program

Completed Cases	31
Cases In Progress, Expected to Complete	<u>67</u>
TOTAL	98 ==

Average Cost of Repairs: \$5,500 per structure

Section 312 Loan Program

Completed Cases	11
Cases In Progress, Expected to Complete	<u>40</u>
TOTAL	51 ==

Average Cost of Repairs: \$10,000 per structure

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\* April, 1978.

D. Market Values and Rent Levels for Housing in Sav-More

According to Boston Redevelopment Authority Research Department analysis of recorded sales transactions in 1975, the average market values for homes in the Roxbury area including the Neighborhood Strategy Area and the Washington Park Urban Renewal Area were:

	<u>1-family</u>	<u>2-family</u>	<u>3-family</u>
NSA:	\$ 6,500*	\$13,200	\$14,700
CITY:	24,805	23,937	20,267

According to realtors in the area who rent units in the 1 to 4 unit housing stock, rentals range from \$140 to \$180 per month for a five room apartment. Heat is not included in rent. Rents in the southern portion of Sav-More are generally higher than rents in the northern section.

\*This figure may be inaccurate due to sales of HUD and City-owned properties and private sales.

#### E. Section 8 Request

The Section 8 request is divided into three parts:

Phase I: 100 units of family and elderly housing for the area bounded by Dudley Street on the north and Waverly Street on the south; Warren Street on the west, and Blue Hill Avenue on the east.

Phase II: 50 units of family and elderly housing for the area bounded by Holborn Street to the north, Brunswick Street to the south; Warren on the west, and Blue Hill Avenue on the east.

Phase III: 20 units of family housing tentatively set aside for interested property owners throughout the neighborhood.

The Phase I neighborhood includes residential streets with well-maintained housing and a few vacant, multi-unit structures which are a blighting influence. The Sarah Baker School, now surplus, is also in this area. Section 8 will help to secure the private investments being made by property owners in this area.

The Phase II neighborhood includes scattered vacant brick buildings on Intervale and Brunswick Streets, and two old hotel structures on Holborn Street. Rehabilitation and occupancy of these structures is important to hold this area. Without Section 8 funds, increased abandonment and demolition could occur. Section 8 funds, in conjunction with the UDAG and CDBG programs, will revitalize this section of Sav-More.

Phase III units, tentatively for interested property owners, will be made available throughout the area. Proposals for these units will not be accepted unless and until satisfactory administrative and management procedures can be developed. The City is reluctant to propose direct HUD-Property Owner contracts for these Section 8 units because of the burdens on owners and the implied lack of technical assistance and counseling over the term of the contract. Thus, the City is exploring other avenues, primarily a HUD-PHA or HUD-State DCA contract, with a subcontract to a qualified management company. Phase III units will assist those property owners whose buildings need gut rehabilitation and who choose not to use the Section 312 Program.



## VI. CITIZEN PARTICIPATION

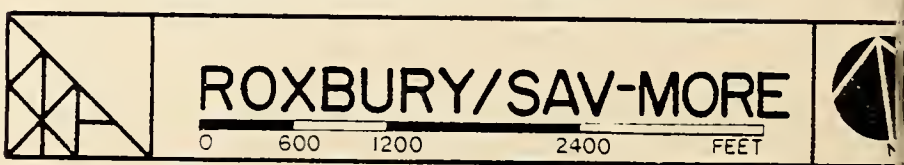
The City has been working closely with the Blue Hill Avenue Commission in the development of the neighborhood strategy in general and the NSA Program in particular.

The Commission will continue to be involved during the implementation phase of the Neighborhood Strategy and the Section 8 Program. The Housing Committee of the Commission will work closely with City housing staff in carrying out neighborhood revitalization.

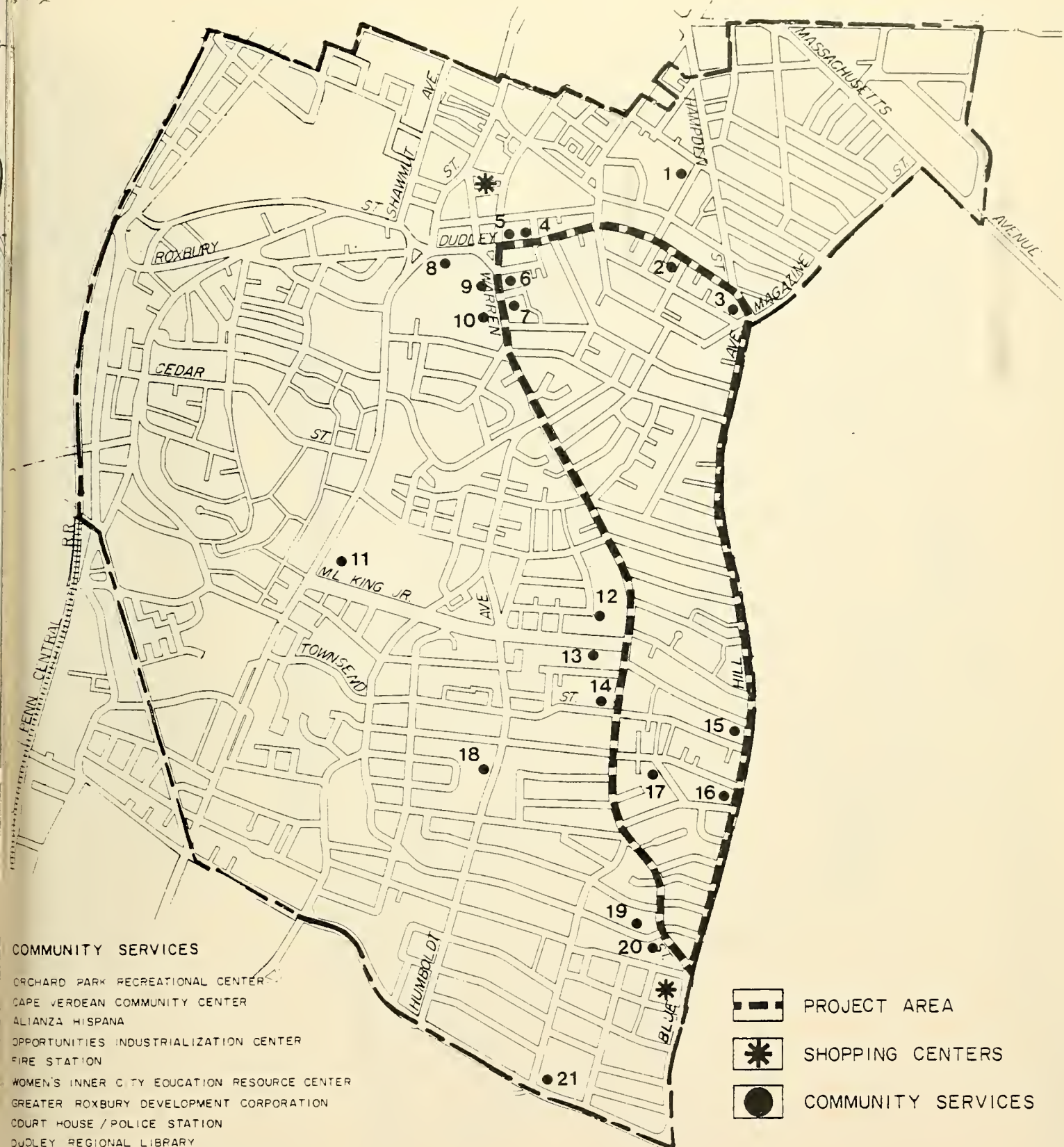


LOCATION OF N.S.A.

-  PROJECT AREA
-  PROJECT BOUNDARY






ROXBURY/SAV-MORE



# COMMUNITY SERVICES

- ORCHARD PARK RECREATIONAL CENTER
- CAPE VERDEAN COMMUNITY CENTER
- ALIANZA HISPANA
- OPPORTUNITIES INDUSTRIALIZATION CENTER
- FIRE STATION
- WOMEN'S INNER CITY EDUCATION RESOURCE CENTER
- GREATER ROXBURY DEVELOPMENT CORPORATION
- COURT HOUSE / POLICE STATION
- DUDLEY REGIONAL LIBRARY
- ROXBURY BOY'S CLUB
- WASHINGTON PARK RECREATION CENTER
- COUNCIL OF ELDERS
- ROXBURY YMCA
- ROXBURY COMPREHENSIVE HEALTH CENTER
- ROSA PARKS DAY CARE CENTER
- ROXBURY MULTI-SERVICE CENTER
- WOMEN'S IMPROVEMENT LEAGUE
- TROTTER SCHOOL AND PLAYGROUND
- FREEDOM HOUSE
- GROVE HALL BRANCH LIBRARY
- ELMA LEWIS SCHOOL OF FINE ARTS




-  PROJECT AREA
-  SHOPPING CENTERS
-  COMMUNITY SERVICES

## PROPOSED PROJECT, SHOPPING & COMMUNITY SERVICES

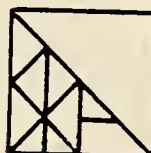


ROXBURY/SAV-MORE



-  PROJECT AREA
-  ARTERIAL ST. & BUS ROUTE
-  RAPID TRANSIT

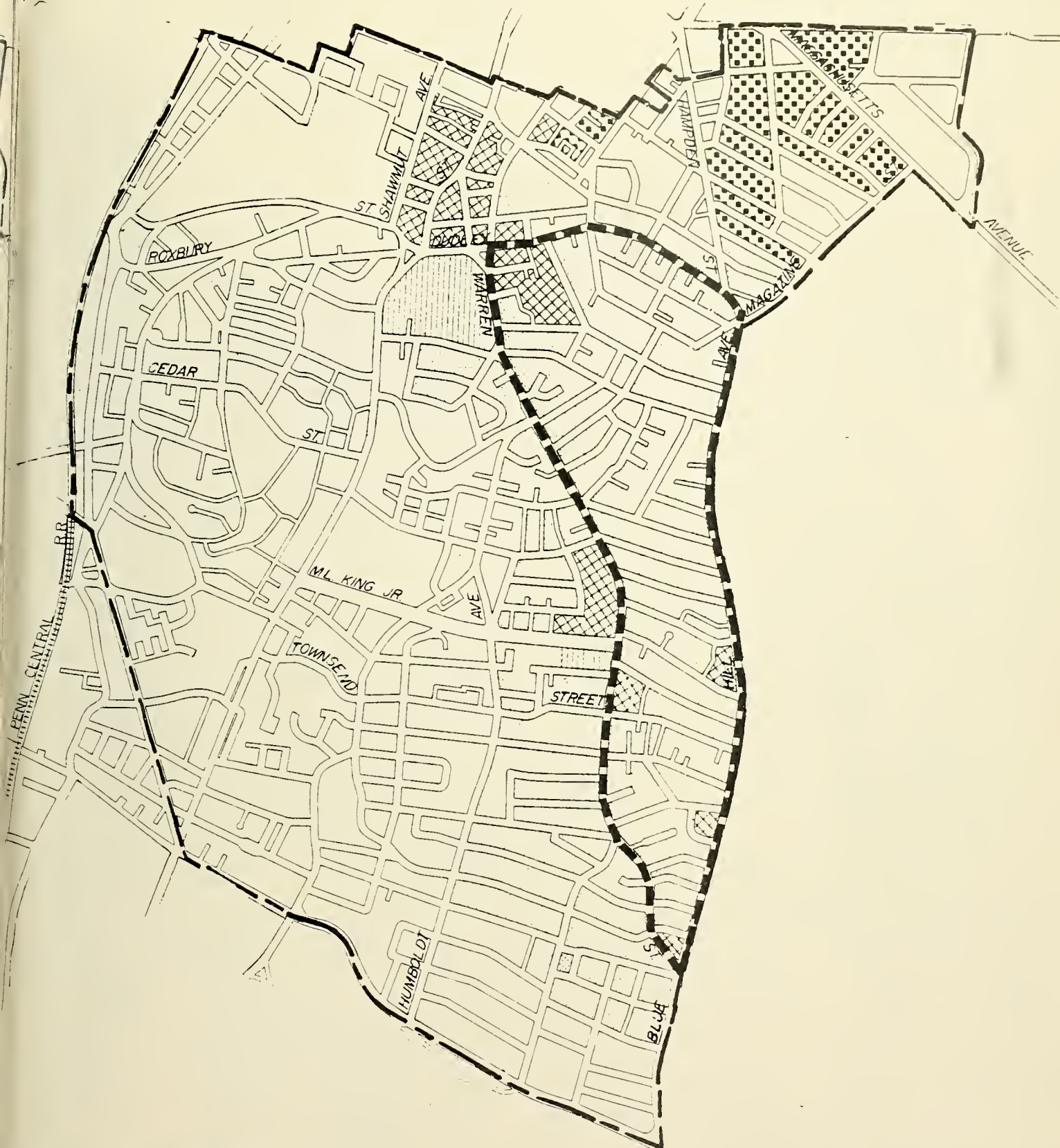
## PROPOSED PROJECT AND ACCESS








# ROXBURY/SAV-MORE

0 600 1200 2400 FEET





-  PROJECT BOUNDARY
-  RESIDENTIAL
-  COMMERCIAL
-  INSTITUTIONAL
-  INDUSTRIAL

## PROPOSED PROJECT & GENERALIZED LAND USE

